

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.	: 10/631,973	Confirmation No.:	3676
Filed	: August 1, 2003		
Applicants	: Daniel Hamilton et al.		
Title	: PAYMENT PROCESSING WITH SELECTION OF A PROCESSING PARAMETER		
TC/AU	: 3694		
Examiner	: Tien C. Nguyen		
Docket No.	: 23952-0106		
Customer No.	: 72386		

AMENDMENT AND RESPONSE TO NON-FINAL OFFICE ACTION

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Madam:

Responsive to the non-final Office Action mailed January 24, 2008, the Applicants submit the following amendments and remarks. In light of these amendments and remarks, the Applicants respectfully assert that all of the claims are patentable, and that the application be allowed.

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 11 of this paper.